SHICK counseling is free, unbiased, confidential, and available to anyone with questions about Medicare.

Trained counselors are available statewide to assist with:

- Medicare questions
- Medicare claims and appeals
- · Medicare fraud
- Medicare Prescription Drug Plans
- Medicare Advantage plans
- Medicare Supplement Insurance (Medigap)
- Employer Group Plans as supplement insurance
- Medicaid
- Other health insurance options
- Long-Term Care options
- Medicare Savings Programs
- Extra Help with prescription drugs

To find a **SHICK** counselor in your area and to schedule a free, confidential counseling session with a trained, unbiased counselor in your area **call 1-800-860-5260**.



This brochure is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations and rulings. The SHICK Program is funded by a grant from The Centers for Medicare and Medicaid Services, Washington, D.C.



Basic Medicare Coverage



New England Building 503 S. Kansas Avenue Topeka, KS 66603 1-800-432-3535 www.kdads.ks.gov

The Kansas Department for Aging and Disability Services (KDADS) does not discriminate on the basis of race, color, national origin, sex, age or disability. If you believe you have been discriminated against by either KDADS or a KDADS funded program, please contact KDADS to receive additional information on filing a complaint:

1-800-432-3535 (voice); 1-800-766-3777(TTY). August 2012



Medicare is a federal health insurance program that covers

- Over 35 million individuals age 65 and older
- Over six million individuals under 65 with disabilities
- Individuals with ESRD (End Stage Renal Disease)

Medicare Part A is hospital insurance that covers

- Inpatient hospital care
- Qualified short term stay in skilled nursing facilities
- Home health care
- Hospice care

(Part A will be premium free for most people.)

Medicare Part B is medical insurance that covers

- Doctor's office visits
- Outpatient hospital care
- Lab tests
- Certain medical equipment and supplies

(Most people will pay a monthly premium for Part B.)

Medicare Advantage Plans (Part C)

- Plans that combine Part A & Part B services (i.e. HMO, PPO, PFFS, etc.)
- Many of these plans also offer prescription drug coverage.

Medicare Prescription Drug Coverage (Part D)

- Insurance that covers both generic and brand name prescriptions
- Coverage is provided through private insurance companies
- Many types of plans are available (Most people will pay a monthly premium for Medicare Prescription Drug Coverage.)

Medicare Supplement Insurance (Medigap)

• Private health insurance that pays some expenses not covered by Medicare.

Medicare Savings Program (MSP)

 Helps pay Medicare premiums, deductibles and co-pays for people with limited income and resources.

u

Additional Resources

Kansas Insurance Department

1-800-432-2484 www.ksinsurance.org

Social Security Administration

1-800-772-1213 www.socialsecurity.gov

Kansas Department of Health & Environment Division of Healthcare Finance (Medicaid)

785-296-3981 www.kdheks.gov/hcf

Medicare

1-800-MEDICARE (1-800-633-4227) www.medicare.gov

Kansas Department for Aging and Disability Services

1-800-432-3535 www.kdads.ks.gov

Questions about Medicare?

Call **1-800-860-5260**...a SHICK Counselor will be happy to help http://www.kdads.ks.gov/SHICK/shick_index.html